

PROFILE OF

KERCADÓ ESTRADA & Co. PSC

**Certified Public Accountants/
Certified Fraud Examiners/
Business Advisors**





KERCADÓ ESTRADA & Co., P.S.C.
Certified Public Accountants / Business Advisors

THE FIRM – KERCADÓ ESTRADA & Co. PSC

Accounting firms, like people, have distinctive personalities. Perhaps the quality that best describes **KE&Co. PSC** is the ability to go beyond the routine to provide an extra dimension in quality, effort, and service to clients. Our management group and professional staff provide responsiveness and care that goes far beyond what traditionally has been expected from large accounting firms. We are accessible to our clients.

Our management group has an extensive experience in the different fields of accounting, auditing, business and tax consulting. This is complemented by a well-balanced support staff, which includes supervisors, seniors and assistant accountants.

We are very well known in the business community. We have been actively involved in professional and community activities. Some of the associations in which we have excelled and the offices held include, among others:

- Member of the Puerto Rico Society of Certified Public Accountants
- Member of the Puerto Rico Society of Certified Public Accountants Local Firms Committee
- Member of the Puerto Rico Society of Certified Public Accountants Information Technology Support Committee
- Member of the Information Systems Audit and Control Association (ISACA)
- Members of the Association of Certified Fraud Examiners (ACFE)
- Member of the Board of Directors of the Institute of Internal Auditors PR Chapter
- Member of Manchester Who's Who Executive and Professional Honors Club

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SERVICE PHILOSOPHY

The basic philosophy of our firm is that the service to each client be based in a substantive knowledge of the operations and the industry. Members of our management group are directly and actively involved in each engagement. Our clients get the best of both worlds: the quality, know-how and resources of our Firm, together with a personal, non institutional approach tailored to each client's specific needs. We are concerned with providing sound, practical business solutions to our client's accounting, business and financial problems. At **KE&Co. PSC**, being of service is more than merely being a "once-a-year" auditor. We take a sincere interest in our client's needs to respond to those needs and interests in an imaginative, practical way.

ACCOUNTING AND AUDITING

We have a broad and varied clientele. Our experience includes working with employee benefit plans, financial institutions, service organizations, limited partnerships, non-profit organizations, government agencies, and companies in all areas of commerce and industry, including wholesale and retail trade, manufacturing, insurance, leisure time industries, real estate development and construction, federal financed housing development, shopping centers and common interest realty associations.

We provide these clients with a full range of professional services, including accounting, tax and management advisory services.

OUR DIVERSE CLIENT BASE

KE&Co. PSC, has a wide variety of clients both large and small in Puerto Rico. We devote to each of these clients the same careful attention and rigorous client service standards that are our hallmarks.

This selected list of clients highlights our extensive expertise. No other local CPA firm has our track record of serving complex organizations – either as auditors or **consultants**.

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Selected Clients – Commercial Organizations

All Maintenance & Remodeling Contractor	Albergue Olímpico De Puerto Rico
Avc Landscape	Ciudad Deportiva Roberto Clemente
Beyley Construction Group	Comite Federal Pro Empresas
Electrical And Mechanical Contractor	Cordoba Home Owner'S Asso.
Geneco Inc.	Marina Lanais
Geneco Se	Pavia Health Diabetes Foundation
Jhs Construction Corp	Puerto Rico Wetland Foundation, Inc.
Jose Santana Construction	Universidad De Puerto Rico
Jr Engineers And Builders, Corp	Bolinger, Inc
RR Communications, Inc.	Eume Inc
Santana & Pereira Construction	Ila Royalty Fund
Image Stream Internet Solutions, Inc.	Vrv Realty
Juan F. Woodroffe & Associates, Inc.	Empresas Aguas Claras
Technology Alliance Group	JC & Sons
Empresas Ruedas Del Norte	Jt Coporation
Accounting Specialty Group	Empresas Carucomo Inc
Credit One, Corp.	Inmaculada Convenience Store
Fdm Business Solutions	Tgs Gas Company, Inc
Fpv & Co., Psc	Alarmas De Ponce, Inc.
Horwath Velez & Co. Psc	Maximum Security Service
Sanchez Berlingeri & Co Psc	Protective Security Systems, Inc.
Price Tranportation Services Inc	AEM
Dr. Angel M. Otero Diaz	Jean Bliss Saloon Estudio
Dr. Francisco Torre León	Liz Marie Cruz Jimenez, Esq.
Emergency Department Medical Services	Casamerica International, Inc.
Island Management Service Corporation	Inter Foods Puerto Rico, Inc.
Jorge Varela Dental Office	United Corporation
Preds Corp	

Selected Clients – At Local and National Firms

Our success as a local firm strives from our development and background gained at local and national firms. This accumulated experience provide our clients with the opportunity to receive a service level equivalent to the international accounting firms, at a more reasonable cost.

Experience in the following entities while working for various important local and national accounting firms:

Cuerpo de Voluntarios	Eastern America Insurance Corporation
CAM	Fabrica de Bloques Vega Baja
Centro de Bellas Artes	NSC Corporation
Municipality of Cidra	Ornamental Poles
Municipality of Comerio	Power Poles
Municipality of Fajardo	April Industries
Municipality of Rio Grande	Grupo Casanova
OCAM	Globe Marketing
PR Department of Education	Plavica
PRIDCO	Super Nuevo Concepto
Bermudez & Longo	Westernbank Business Credit

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CONSULTING SERVICES

KE&Co. PSC provides those additional resources and capabilities required for business success. Our diagnostic capabilities assure a timely and accurate assessment of the client's needs and objectives.

Our firm is deeply committed to provide responsive and creative services of professional excellence in any environment, combining the skills of accountants, auditors and tax specialists.

Our resources are subject to continuing and constant refinement and review, to assure clients available services are in line with the dynamics and requirements of tomorrow's business and industrial environments. Our approach is oriented to producing results, promptly and economically.

Our services in the consulting field include, among others:

- Litigation support
- Valuation of closely held corporations
- Financial projections and forecasts
- Structuring of business transactions
- Reorganizations
- Accounting systems and procedures
- Internal control evaluation

TAXES

In addition to tax returns preparation, we provide tax planning to our clients and assist them in structuring business and financial transactions. The purpose is to obtain the highest tax savings available, and reduce the tax burden, within the provisions of the different tax regulations.

We provide tax services to individuals and companies subject to the Puerto Rico Internal Revenue Code as well as the USA Internal Revenue Service.

Our tax expertise covers areas such as income tax, property tax, payroll taxes, gifts and inheritance, among others.

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CLIENT SERVICE COMMITMENT

Commitment to client service is the guiding principle by which we manage our Firm. This commitment is expressed in every facet of our Firm operations - communications from top management, training of our professionals, performance evaluations and career counseling - as well as in daily interaction and communication with our clients. We pride ourselves in providing quality, timely and responsive service to all of our clients.

EXCEEDING EXPECTATIONS

We are focused on exceeding the expectations of our clients. This objective can only be met by attracting, retaining and developing outstanding, professionals. Therefore, we recruit people with a high level of intellect and integrity, as well as hands-on management skills, motivation and enthusiasm. We then provide them with excellent continuing education, a positive and professional atmosphere and diverse, challenging client assignments.

This philosophy and management style allows us to provide our clients with a service team and professional staff, which have the expertise, experience, innovation and enthusiasm necessary to meet and exceed your expectations. Our client service policies include:

A formal client service program, which includes a thorough understanding of your operations and objectives;

- Knowledge of the specific industry, together with a specific, detailed understanding of the strategic, managerial and operational considerations of our client as a prerequisite to effective service;
- Involvement of specialists on the engagement;
- Frequent, regular contact with key personnel; and
- Effective project management and control on the engagement to achieve the most effective use of Firm and client resources to deliver quality service on a timely basis.

MORE INFORMATION

If you need more information, please contact us at your convenience. We will be glad to answer all your questions.

DIRECTORS CURRICULUM VITAE

BIOGRAPHICAL SKETCH

NÉSTOR KERCADÓ SÁNCHEZ, CPA, CFE, CIA

DIRECTOR

PRESENT POSITION: President of Kercadó Estrada & Co. PSC
Certified Public Accountants and Business Advisors

EDUCATION: University of Puerto Rico, Río Piedras Campus
Bachelor of Business Administration,
Major in Accounting **Cum Laude**

Various schools and seminars conducted by
the American Institute of CPA's and the Puerto
Rico CPA State Society

LICENSES: Certified Public Accountant - Puerto Rico
Certified Fraud Examiner
Certified Internal Auditor

**EXPERIENCE
HIGHLIGHTS:**

Over twelve years experience in public accounting
field, with training and experience in the following
industries, among others:

- Construction and Real Estate
- Government, including single audit
- Financial Institution
- Not for profit organizations
- Federally financed multi-housing developments

Services provided included accounting and auditing,
financial projections, valuation of companies, litigation
support, reorganizations and mergers, planning and
starting business transactions, conceptualization of
information technology systems, evaluation of internal
control and procedures, among others.

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BIOGRAPHICAL SKETCH

NÉSTOR KERCADÓ SÁNCHEZ, CPA, CFE, CIA

DIRECTOR

**PROFESSIONAL AND CIVIC
AFFILIATIONS:**

- Active Member of the Puerto Rico Society of Certified Public Accountants
- Former secretary of the Local Firms Committee of the Puerto Rico Society of Certified Public Accountants
- Former president of the Information Technology Support Committee of the Puerto Rico Society of Certified Public Accountants
- Member of the Association of Certified Fraud Examiners (ACFE)
- Former President of the Board of Directors of the Institute of Internal Auditors PR Chapter
- Member of the Instructors Team of the Puerto Rico Society of Certified Public Accountants
- Member of the Instructors Team of the YMCA of San Juan
- Accounting professor at the University of Puerto Rico Rio Piedras Campus and University of Sagrado Corazón
- Member of the Professional resources of the University of the Sacred Heart's Center for Women's Entrepreneurial Development

BIOGRAPHICAL SKETCH

CARLOS A. ESTRADA MOLINA, CPA, CFE

DIRECTOR

PRESENT POSITION: Vice-president and audit director of Kercadó Estrada & Co. PSC
Certified Public Accountants and Business Advisors

EDUCATION: University of Puerto Rico, Río Piedras
Campus Bachelor of Business Administration,
Major in Accounting

Seminars and formal education trainings conducted by the Puerto Rico Society of Certified Public Accountants.

LICENSES: Certified Public Accountant - Puerto Rico
Certified Fraud Examiner

**EXPERIENCE
HIGHLIGHTS:**

Over fifteen years experience in public accounting and taxes field
extensive knowledge in several industries, which are as follow:

- Non-for profit organizations
- Hospitality industry
- Real Estate
- Retailers and wholesalers
- Construction contractors companies
- Real estate developers
- Manufacturing
- Federally financed multi-housing developments
- Shopping centers
- Common interest realty associations

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BIOGRAPHICAL SKETCH

CARLOS A. ESTRADA MOLINA, CPA, CFE

DIRECTOR

Services to clients provided among other things:

- The development and documentation of internal control tests for the major functions of all operational departments.
- The development of a tax planning and computations in addition to projections and forecasts.
- The implementation of newly Financial Accounting Standard (FAS).
- Development the continued educations programs for other colleagues
- The preparation of audited financial statements including documentation for disclosures, compliance testing and tax return groupings.
- Development and implementation of business reorganizations.
- The assistance to clients through the preparation of management letter recommendations.

**PROFESSIONAL
ACTIVITIES:**

Active Member of the Puerto Rico Society of Certified Public Accountants

Member of the Association of Certified Fraud Examiners (ACFE)

Member of Manchester Who's Who Executive and Professional Honors Club